What is claimed and desired to be secured by patent is:

1.   A method of facilitating savings by providing between a consumer and at
least one financial institution an infrastructure for incremental savings by the consumer,
the method comprising the steps of:

entering an agreement with the consumer under which specified funds will

5   be directed on the consumer's behalf to a specified savings vehicle at the financial

institution in response to at least one otherwise unrelated consumer-initiated

transaction, the financial institution not a party to the agreement;

noting at least one transaction which is covered by the agreement; and

directing specified funds on the consumer's behalf to the specified savings

10   vehicle at the financial institution pursuant to the agreement in response to at least

one consumer-initiated transaction.

2.   The method of claim 1, wherein the step of entering an agreement with the
consumer is performed by a second financial institution other than the financial institution

15   to which the directing step directs the specified funds.

3.   The method of claim 2, wherein the entering step is performed by a bank.

4.   The method of claim 2, wherein the entering step is performed by a credit

20   card issuer in connection with a credit card the issuer issues to the consumer.

5.   The method of claim 1, wherein the entering step is performed by a
merchant which is not a financial institution.

6. The method of claim 1, wherein the specified funds are specified to include a percentage of total consumer-initiated transactions under the agreement.

7. The method of claim 1, wherein the agreement specifies a period, and the specified funds are specified to include a flat amount each time the period passes, regardless of any consumer-initiated transactions under the agreement during the period.

8. The method of claim 1, wherein the specified funds are specified to include a flat one-time amount regardless of any consumer-initiated transactions under the agreement.

9. The method of claim 1, wherein the specified savings vehicle is specified to include a savings account.

10. The method of claim 1, wherein the specified savings vehicle is specified to include a mutual fund.

11. The method of claim 1, wherein the specified savings vehicle is specified to include a certificate of deposit.

12. The method of claim 1, wherein the specified savings vehicle is specified to include a money-market account.

13.   The method of claim 1, wherein the directing step directs specified funds pursuant to the agreement in response to at least one consumer-initiated credit card transaction.

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14.   The method of claim 13, wherein the agreement gives the consumer an option, under which the consumer can defer payment of the specified funds without thereafter being subject to an interest charge that is applied to other deferred payments for purchases made with the credit card.

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15.   The method of claim 1, wherein the directing step transfers the specified funds to the financial institution after the amount of specified funds reaches a predefined threshold.

15   16.   The method of claim 1, wherein the directing step transfers the specified funds to the financial institution periodically based on a period of predefined duration.

17.   The method of claim 16, wherein the directing step transfers the specified funds to the financial institution annually.

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18.   The method of claim 1, wherein the directing step transfers the specified funds to the financial institution on a one-deposit-per-covered-transaction basis.

19.   The method of claim 1, wherein the agreement specifies a plurality of savings vehicles, and the directing step directs specified funds to each of the specified savings vehicles.

20.   The method of claim 1, wherein the consumer is an individual person.

21.   The method of claim 1, wherein the consumer is a business.

22.   An incremental savings method for use by a consumer, the method comprising the steps of entering an agreement with a first financial institution under which specified funds will be directed on the consumer's behalf to a specified savings vehicle at a second financial institution in response to at least one otherwise unrelated consumer-initiated transaction; and initiating a transaction pursuant to the agreement.

23.   The method of claim 22, wherein during the entering step the consumer selects the size of the specified funds relative to a transaction covered by the agreement.

24.   The method of claim 22, wherein the entering step enters agreement with a credit card issuer in connection with a credit card the issuer issues to the consumer.

25.   The method of claim 22, wherein the specified funds are specified to include a percentage of total consumer-initiated transactions under the agreement.

26. The method of claim 22, wherein the agreement specifies a period, and the specified funds are specified to include a flat amount each time the period passes, regardless of any consumer-initiated transactions under the agreement during the period.

27. The method of claim 22, wherein the specified savings vehicle is specified to include a savings account.

28. The method of claim 22, wherein the specified savings vehicle is specified to include at least one of a mutual fund, a certificate of deposit and a money-market account.

29. The method of claim 22, wherein the initiating step includes a credit card transaction.

30. The method of claim 22, wherein the initiating step includes a smart card transaction.

31. The method of claim 22, wherein the initiating step includes an electronic currency transaction.

32. The method of claim 22, wherein the agreement specifies a plurality of savings vehicles to which specified funds will be directed on the consumer's behalf.

33.   The method of claim 22, wherein the consumer is an individual person.

34.   An incremental savings signal embodied in a distributed computing system, the signal comprising an authorization source for a transaction, a funds amount, a first savings vehicle identifier identifying a first savings vehicle to receive funds in response to the transaction, and a second savings vehicle identifier identifying a second savings vehicle to receive funds in response to the transaction.

35.   The incremental savings signal of claim 34, wherein the funds amount is a first funds amount, the signal further comprises a second funds amount, the first savings vehicle is identified to receive the first funds amount, and the second savings vehicle is identified to receive the second funds amount.

36.   The incremental savings signal of claim 34, wherein the transaction is a credit card transaction and the authorization source includes a credit card number.

37.   The incremental savings signal of claim 34, wherein the transaction is a charge card transaction and the authorization source includes a charge card number.

38.   The incremental savings signal of claim 34, wherein the transaction is a smart card transaction and the authorization source includes a smart card identifier.

39. The incremental savings signal of claim 34, wherein the transaction is an electronic funds transfer and the authorization source includes a checking account number.

40. The incremental savings signal of claim 34, wherein at least one of the savings vehicle identifiers identifies a savings account.

41. The incremental savings signal of claim 40, wherein at least one of the savings vehicle identifiers identifies a tax-deferred savings account.

42. The incremental savings signal of claim 34, wherein at least one of the savings vehicle identifiers identifies a mutual fund.

43. The incremental savings signal of claim 34, wherein at least one of the savings vehicle identifiers identifies a loan account.

44. The incremental savings signal of claim 34, wherein at least one of the savings vehicle identifiers identifies a mortgage account.

45. The incremental savings signal of claim 34, wherein the savings vehicle identifiers identify savings vehicles at different financial institutions.

46. The incremental savings signal of claim 34, further comprising at least a third savings vehicle identifier.

47. An incremental savings signal embodied in a distributed computing system, the signal comprising an authorization source for a transaction under an incremental savings agreement, a funds amount, and a mapping entity identifier identifying a mapping entity to map the authorization source to at least one savings vehicle identifier pursuant to the incremental savings agreement.

48. The incremental savings signal of claim 47, wherein the transaction is a credit card transaction and the authorization source includes a credit card number.

49. The incremental savings signal of claim 47, wherein the transaction is a smart card transaction and the authorization source includes a smart card identifier.

50. An incremental savings agreement comprising a parties component and an incremental savings authorization source component, the agreement further characterized in that under the agreement funds will be directed on the consumer's behalf to at least one savings vehicle in response to at least one otherwise unrelated consumer-initiated transaction.

51. The incremental savings agreement of claim 50, wherein the agreement comprises a mapping entity identifier identifying a mapping entity to map at least one savings authorization source listed in the incremental savings agreement to at least one savings vehicle identifier.

52. The incremental savings agreement of claim 50, wherein the agreement also comprises an incremental savings fund specification component and an incremental savings vehicle identifier component.

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53. The incremental savings agreement of claim 50, wherein the agreement also comprises an incremental savings service fee terms component.

54. The incremental savings agreement of claim 50, wherein the agreement also

10 comprises an incremental savings interest terms component.

55. The incremental savings agreement of claim 50, wherein the agreement is embodied electronically in a computer memory, thereby configuring that memory.

15 56. A computer-assisted system for use by a first financial institution in order to facilitate consumer savings, the system comprising:

a determining means for determining that a consumer-initiated transaction is subject to a savings agreement with the consumer under which specified funds will be directed on the consumer's behalf to a specified savings vehicle at a second

20 financial institution; and

a directing means for directing specified funds on the consumer's behalf to the specified savings vehicle at the second financial institution pursuant to the agreement.

57.   The system of claim 56, wherein the determining means comprises software for determining whether a credit card number appears in a data structure that identifies credit cards which are subject to savings agreements.

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58.   The system of claim 56, wherein the determining means comprises software for determining whether a smart card identifier appears in a data structure that identifies smart cards which are subject to savings agreements.

10   59.   The system of claim 56, wherein the directing means comprises software for calculating a percentage of the consumer-initiated transaction.

60.   The system of claim 56, wherein the directing means comprises software for calculating a service charge to be paid to the first financial institution.

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61.   A configured computer storage medium which will cause at least a portion of a computer system to perform a method in an incremental savings infrastructure between a consumer and at least one financial institution, the method comprising the steps of:

20   entering an agreement with the consumer under which funds will be directed on the consumer's behalf on a one-deposit-per-transaction basis to a savings vehicle in response to at least one consumer-initiated transaction;

                noting at least one transaction which is covered by the agreement; and

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directing funds on the consumer's behalf to at least one savings vehicle at the financial institution pursuant to the agreement in response to at least one consumer-initiated transaction.

5   62.   The configured storage medium of claim 61, wherein the entering step is performed by a bank.

63.   The configured storage medium of claim 61, wherein the entering step is performed by a credit card issuer in connection with a credit card the issuer issues to the

10   consumer.

64.   The configured storage medium of claim 61, wherein the savings vehicle includes a savings account.

15   65.   The configured storage medium of claim 61, wherein the directing step directs funds pursuant to the agreement in response to at least one consumer-initiated card transaction.

66.   The configured storage medium of claim 61, wherein the agreement

20   specifies a plurality of savings vehicles, and the directing step directs specified funds to each of the specified savings vehicles.

67.   A configured computer storage medium which will cause at least a portion of a computer system to perform a incremental savings method for use by a consumer, the method comprising the steps of entering an agreement with a facilitator under which funds will be directed on the consumer's behalf to a savings vehicle at a financial institution

5   which is distinct from the facilitator in response to at least one otherwise unrelated consumer-initiated transaction; and initiating a transaction pursuant to the agreement.

68.   The configured storage medium of claim 67, wherein the entering step enters the consumer in an agreement with a card issuer in connection with a card the issuer

10   issues to the consumer.

69.   The configured storage medium of claim 67, wherein the funds are specified to include a percentage of total consumer-initiated transactions under the agreement.

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70.   The configured storage medium of claim 67, wherein the savings vehicle is specified to include at least one of a savings account, a mutual fund, a certificate of deposit and a money-market account.